

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael C Boyle

Case No.:5-18-04529HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Fay Servicing
Court Claim Number:	10
Last Four of Loan Number:	7530
Property Address if applicable:	1778 Newton Ransom Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$10,286.14
b.	Prepetition arrearages paid by the trustee:	\$10,286.14
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$5,363.06
f.	Postpetition arrearage paid by the trustee:	\$5,363.06
g.	Total b, d, and f:	\$15,649.20

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 23, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael C Boyle

Case No.:5-18-04529HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 23, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Sabatini, Freeman LLC  
216 North Blakely St  
Dunmore PA 18512

**Served by First Class Mail**

Fay Servicing, LLC  
Bankruptcy Dept  
PO Box 814609  
Dallas TX 75381-4609

Michael C Boyle  
1778 Newton Ransom Rd  
Clarks Summit PA 18411

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 23, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 18-04529      MICHAEL C BOYLE**

**FAY SERVICING, LLC**  
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 7530/POST ARREARS/1778 NI

PAYING AMT PER 2ND AP

Sequence: 24

Modify:

Filed Date: 1/3/2019 12:00:00AM

Hold Code:

Amt Sched:	\$0.00	Debt:	\$5,363.06	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$5,363.06	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5210</b>	<b>FAY SERVICING, LLC</b>							
521-0	FAY SERVICING, LLC		10/18/2023	2029657	\$224.96	\$0.00	\$224.96	11/01/2023
521-0	FAY SERVICING, LLC		09/19/2023	2028657	\$256.37	\$0.00	\$256.37	09/29/2023
521-0	FAY SERVICING, LLC		08/09/2023	2027648	\$256.36	\$0.00	\$256.36	08/16/2023
521-0	FAY SERVICING, LLC		07/11/2023	2026688	\$256.36	\$0.00	\$256.36	07/19/2023
521-0	FAY SERVICING, LLC		06/13/2023	2025775	\$246.30	\$0.00	\$246.30	06/22/2023
521-0	FAY SERVICING, LLC		05/16/2023	2024809	\$246.30	\$0.00	\$246.30	05/24/2023
521-0	FAY SERVICING, LLC		04/18/2023	2023779	\$246.30	\$0.00	\$246.30	04/26/2023
521-0	FAY SERVICING, LLC		03/15/2023	2022773	\$246.30	\$0.00	\$246.30	03/28/2023
521-0	FAY SERVICING, LLC		02/15/2023	2021757	\$246.30	\$0.00	\$246.30	02/27/2023
521-0	FAY SERVICING, LLC		01/18/2023	2020760	\$246.29	\$0.00	\$246.29	01/26/2023
521-0	FAY SERVICING, LLC		12/13/2022	2019774	\$246.30	\$0.00	\$246.30	12/30/2022
521-0	FAY SERVICING, LLC		11/16/2022	2018814	\$246.31	\$0.00	\$246.31	12/16/2022
521-0	FAY SERVICING, LLC		10/18/2022	2017757	\$259.81	\$0.00	\$259.81	10/28/2022
521-0	FAY SERVICING, LLC		09/13/2022	2016730	\$233.43	\$0.00	\$233.43	09/23/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
521-0	FAY SERVICING, LLC		08/17/2022	2015668	\$231.93	\$0.00	\$231.93	08/23/2022
521-0	FAY SERVICING, LLC		07/13/2022	2014627	\$215.85	\$0.00	\$215.85	07/26/2022
521-0	FAY SERVICING, LLC		06/14/2022	2013659	\$215.85	\$0.00	\$215.85	07/01/2022
521-0	FAY SERVICING, LLC		05/17/2022	2012601	\$215.86	\$0.00	\$215.86	05/27/2022
521-0	FAY SERVICING, LLC		04/12/2022	2011545	\$215.85	\$0.00	\$215.85	04/29/2022
521-0	FAY SERVICING, LLC		03/16/2022	2010526	\$215.85	\$0.00	\$215.85	03/31/2022
521-0	FAY SERVICING, LLC		02/16/2022	2009556	\$215.86	\$0.00	\$215.86	03/01/2022
521-0	FAY SERVICING, LLC		01/19/2022	2008554	\$215.85	\$0.00	\$215.85	02/01/2022
521-0	FAY SERVICING, LLC		12/15/2021	2007541	\$162.47	\$0.00	\$162.47	01/03/2022
Sub-totals:						\$5,363.06	\$0.00	\$5,363.06
Grand Total:						\$5,363.06	\$0.00	

# Disbursements for Claim

**Case: 18-04529      MICHAEL C BOYLE**

**FAY SERVICING, LLC**  
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 7530/PRE ARREARS/1778 NE\

Sequence: 24

Modify:

Filed Date: 1/3/2019 12:00:00AM

Hold Code:

Amt Sched:	\$169,970.79	Debt:	\$10,286.14	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$10,286.14	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest DisbDescrp	Total	Reconciled
<b>5200</b>	<b>FAY SERVICING, LLC</b>							
520-0	FAY SERVICING, LLC		10/18/2023	2029657	\$431.47	\$0.00	\$431.47	11/01/2023
520-0	FAY SERVICING, LLC		09/19/2023	2028657	\$491.69	\$0.00	\$491.69	09/29/2023
520-0	FAY SERVICING, LLC		08/09/2023	2027648	\$491.70	\$0.00	\$491.70	08/16/2023
520-0	FAY SERVICING, LLC		07/11/2023	2026688	\$491.70	\$0.00	\$491.70	07/19/2023
520-0	FAY SERVICING, LLC		06/13/2023	2025775	\$472.39	\$0.00	\$472.39	06/22/2023
520-0	FAY SERVICING, LLC		05/16/2023	2024809	\$472.39	\$0.00	\$472.39	05/24/2023
520-0	FAY SERVICING, LLC		04/18/2023	2023779	\$472.39	\$0.00	\$472.39	04/26/2023
520-0	FAY SERVICING, LLC		03/15/2023	2022773	\$472.39	\$0.00	\$472.39	03/28/2023
520-0	FAY SERVICING, LLC		02/15/2023	2021757	\$472.39	\$0.00	\$472.39	02/27/2023
520-0	FAY SERVICING, LLC		01/18/2023	2020760	\$472.40	\$0.00	\$472.40	01/26/2023
520-0	FAY SERVICING, LLC		12/13/2022	2019774	\$472.39	\$0.00	\$472.39	12/30/2022
520-0	FAY SERVICING, LLC		11/16/2022	2018814	\$472.38	\$0.00	\$472.38	12/16/2022
520-0	FAY SERVICING, LLC		10/18/2022	2017757	\$498.30	\$0.00	\$498.30	10/28/2022
520-0	FAY SERVICING, LLC		09/13/2022	2016730	\$447.73	\$0.00	\$447.73	09/23/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	FAY SERVICING, LLC		08/17/2022	2015668	\$444.83	\$0.00	\$444.83	08/23/2022
520-0	FAY SERVICING, LLC		07/13/2022	2014627	\$414.00	\$0.00	\$414.00	07/26/2022
520-0	FAY SERVICING, LLC		06/14/2022	2013659	\$414.00	\$0.00	\$414.00	07/01/2022
520-0	FAY SERVICING, LLC		05/17/2022	2012601	\$413.99	\$0.00	\$413.99	05/27/2022
520-0	FAY SERVICING, LLC		04/12/2022	2011545	\$414.00	\$0.00	\$414.00	04/29/2022
520-0	FAY SERVICING, LLC		03/16/2022	2010526	\$414.00	\$0.00	\$414.00	03/31/2022
520-0	FAY SERVICING, LLC		02/16/2022	2009556	\$414.00	\$0.00	\$414.00	03/01/2022
520-0	FAY SERVICING, LLC		01/19/2022	2008554	\$414.00	\$0.00	\$414.00	02/01/2022
520-0	FAY SERVICING, LLC		12/15/2021	2007541	\$311.61	\$0.00	\$311.61	01/03/2022
Sub-totals:						\$10,286.14	\$0.00	\$10,286.14
Grand Total:						\$10,286.14	\$0.00	